



Order Filed on May 26, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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In re:

Michael Wade, Sr.
aka Michael Wade,

Debtor.

Chapter: 13

Case No.: 19-19594-JNP

Hearing Date: May 26, 2020

Judge: Jerrold N. Poslusny Jr.

**CONSENT ORDER RESOLVING MOTION TO
VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: May 26, 2020

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Michael Wade, Sr.
Case No.: 19-19594-JNP
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay and Co-Debtor Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-6 (“Creditor”), and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby stipulated and agreed to that:

1. As of May 12, 2020, the total post-petition delinquency was **\$5,684.83**.
2. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **1735 Black Oak Road, Williamstown, New Jersey 08094** (“Property”) provided that the Debtor complies with the following:
 - a. Beginning with the June 1, 2020 payment, the Debtor shall cure the post-petition arrearage amount by making six (6) consecutive monthly payments of \$947.47 on or before the 1st day of each month; and
 - b. In addition to the above, the Debtor shall continue making the regular monthly payments currently in the amount of \$1,615.69 as they become due beginning with the June 1, 2020 payment and continuing on thereafter per the terms of the underlying note and mortgage.
3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraph and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

6. Due to the impact of COVID-19 on the Debtor, this Order is without prejudice to the Debtor applying for a forbearance agreement with Creditor, which may include the post-petition arrearage stated herein.

STIPULATED AND AGREED:

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Dated this 22nd day of May 2020.